

AFFORDABLE HEALTH CARE COVERAGE FOR CALIFORNIANS: **HOW IT WORKS**



Every plan sold after January 1st, 2014 will include these Essential Health Benefits:

- Ambulatory patient services
- Emergency services
- ✓ Hospitalization
- ✓ Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- ✓ Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- ✓ Pediatric services, including dental and vision care

Senator Dr. Ed Hernandez, O.D. authored SB 951 "Essential Health Benefits" signed into law in 2012.

HOW DO I SIGN UP?

Go to the easy-to-use Cost Estimator at:

www.coveredca.com

Open Enrollment begins this fall: October 2013 thru March 2014

REMEMBER: If you like your current insurance, you can keep it. Children can stay on their parents insurance until age 26. And you cannot be denied coverage because you have a pre-existing condition.

Think you can't afford good health insurance? Now there's help.



MEDI-CAL

Individuals

Earning less than \$15,415 in annual income

Family of 4

Earning less than \$31,810 in annual income



Individuals

Earning \$15,415 to \$44,680 in annual income

Family of 4

Earning \$31,810 to \$92,200 in annual income

BUT, WHICH PLAN IS RIGHT FOR ME?



IT'S YOUR CHOICE.

Covered CA will offer 4 plans.

Platinum and Gold Plans: Pay a higher monthly premium, but pay less when you need medical service.

Silver and Bronze Plans: Pay a lower monthly premium, but pay more when you need medical service

^{*} Income levels are based on the year 2012

^{**} You must enroll through Covered California to be eligible for your tax credit